

Massachusetts Division of Insurance
Annual Report of Dental Membership in Insured Preferred Provider Plans
as of December 31, 2019

	DENTAL Insured Preferred Provider Plan Members ¹ By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	MA
		Members at	Members at	Members at	Members at	Members at	Members at	Members at	Members at	Members at	Members at	Members at	Members at	Members at	Members at	Total 2019
		End of 2019	End of 2019	End of 2019	End of 2019	End of 2019	End of 2019	End of 2019	End of 2019	End of 2019	End of 2019	End of 2019	End of 2019	End of 2019	End of 2019	Members
1	Aetna Life Insurance Company	63	2	50	0	134	5	259	22	365	0	85	95	98	43	1,221
2	Altus Dental Insurance Company, Inc.	5,012	1,823	26,865	157	17,246	1,580	8,584	3,940	20,020	187	13,220	14,025	4,619	32,274	149,552
3	Ameritas Life Insurance Corporation ²	204	136	1,002	304	818	288	731	305	1,985	16	941	948	510	1,522	9,710
4	Blue Cross and Blue Shield of Massachusetts, Inc.	1,893	939	10,356	193	8,988	796	4,023	1,610	22,149	62	11,225	8,685	10,070	13,286	94,275
5	Cigna Health and Life Insurance Company ³	153	867	342	5	2,178	75	686	177	5,528	12	1,126	573	1,195	2,619	15,536
	Colonial Life & Accident Insurance Company	49	13	507	0	375	24	270	6	766	0	259	168	567	1,491	4,495
6	Dearborn National Life Insurance Company ⁴	0	0	0	0	2	0	0	0	10	0	0	0	0	0	12
7	Dental Service of Massachusetts, Inc. ⁵ ok	6,914	2,243	14,287	583	35,850	2,289	9,103	3,760	92,182	560	41,690	26,392	28,011	27,252	291,116
8	Dentegra Insurance Company	0	0	0	0	0	0	0	0	0	0	2	0	0	7	9
9	Dentegra Insurance Company of NE	231	75	220	15	407	54	135	89	816	7	436	274	282	9	3,050
10	DSM Massachusetts Insurance Company, Inc.	2,143	653	4,120	153	5,763	554	2,435	860	10,870	93	6,255	3,467	4,770	5,445	47,581
11	First Health Life & Health Insurance Company	19	0	34	3	55	4	73	16	117	0	45	30	54	21	471
12	Humana Insurance Company	321	113	539	5	726	96	327	92	1,021	41	503	453	439	671	5,347
13	Metropolitan Life Insurance Company	2,447	1,638	7,018	135	15,435	3,377	8,783	11,768	29,074	34	11,934	7,701	9,246	13,212	121,802
14	Principal Life Insurance Company	645	298	975	0	3,116	74	2,235	255	7,897	13	1,526	1,371	4,572	3,203	26,180
15	Reliance Standard Life Insurance Company	5	1	9	1	97	0	5	4	72	0	12	11	4	36	257
16	Renaissance Life and Health Ins. Co. of America	181	94	124	8	239	25	100	42	471	4	187	170	103	211	1,959
17	Standard Insurance Company	20	220	275	0	705	287	698	234	460	0	144	187	105	906	4,241
18	Starmount Insurance Company ⁶	45	7	185	0	387	28	46	10	842	0	396	243	209	347	2,745
19	Sun Life Assurance Company of Canada ⁷	19	11	409	27	555	0	589	80	1,254	0	3,939	162	600	175	7,819
20	The Chesapeake Life Insurance Company	33	21	192	1	411	1	52	22	738	0	312	182	128	409	2,502
21	(The) Guardian Life Insurance Company of America	1,036	5,810	4,676	101	6,794	901	6,209	5,976	22,996	2	9,973	3,925	14,035	12,521	94,954
22	The Lincoln National Life Insurance Company	98	112	663	0	1,266	262	1,270	285	2,167	3	884	809	1	1,337	9,157
23	UniCare Life and Health Insurance Company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	Union Security Insurance Company ⁷	0	0	228	0	439	0	0	0	48	0	51	40	163	0	969
25	United Concordia Insurance Company	51	26	138	4	129	22	145	73	382	0	210	186	61	328	1,755
26	United of Omaha Life Insurance Company	0	0	6	0	165	0	2	0	21	0	10	6	9	18	237
27	UnitedHealthcare Insurance Company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Members	21,582	15,103	73,219	1,694	102,280	10,742	46,760	29,625	222,250	1,033	105,366	70,103	79,852	117,343	896,952
	2019 Massachusetts Population⁸	212,990	124,944	565,217	17,332	789,034	70,180	466,372	160,830	1,611,699	11,399	706,775	521,202	803,907	830,622	6,892,503
	2019 Market Penetration Rate⁹	10.1%	12.1%	13.0%	9.8%	13.0%	15.3%	10.0%	18.4%	13.8%	9.1%	14.9%	13.5%	9.9%	14.1%	13.0%

¹ Information reported by carriers offering a DENTAL insured preferred provider plan, based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.2," which instructs carriers to exclude members for whom the carrier did not bear any financial risk.

² Effective December 31, 2016, Security Life Insurance Company of America has merged into Ameritas Life Insurance Corporation.

³ Connecticut General Life Insurance Company began transferring membership of some of its products to CIGNA Health and Life Insurance Company in 2013.

⁴ Dearborn National Life Insurance Company stopped marketing its dental PPO product in 2012.

⁵ Doing business as Delta Dental Plan of Massachusetts.

⁶ New product approved in February 2018

⁷ In March 2016, Sun Life acquired the group dental business of Union Security (USIC). Because of the acquisition during 2016 and 2017 Sun Life offered its enrollees replacement coverage underwritten by USIC until Sun Life could obtain department approval of its new forms and networks. The remaining 23 policies active in Sun Life in 2017 either terminated or were replaced by USIC's policies as of January 15th, 2018. The new Sun Life plan was approved in February 2018 and new business members for Sun Life appear in 2018 report.

⁸ 2019 Population Source: U.S. Census Bureau; Vintage 2019 Population Estimates: Population Estimates

⁹ Total DENTAL insured preferred provider plan members in each county divided by the 2019 population in each county.